

Planning for the future in the NHS Pension Scheme?

A local course designed by GPs and led by a specialist medical accountant to summarise the information you need to act on now. Traditionally the NHS Pension Scheme was something to enrol into and then forget about until you were ready to retire. However, the changes that have taken place over recent years have proven that the NHS Pension Scheme has become a minefield.

A lack of planning now, could prove costly for your future:

- **New 2015 NHS Pension Scheme** If you are currently younger than 50 you are being moved to the new 2015 scheme on 1/4/15. (Retirement age 67 or more, no lump sum, earliest you can draw a reduced pension is aged 60)
- **Annual Allowance** Many GPs from their 40’s have faced paying 40% tax on some of their previous pension contributions. As annual allowance is not index linked every year more GPs will be affected.
- **Lifetime Allowance** Most GPs will exceed this cap in their 50’s. No planning will make you liable to 55% tax on the excess.

If this seems too complicated please come along and let us simplify it for you.

Dr Jonathan Smith from Indigo Training and Nick Stevenson, Partner at Moore & Smalley Accountants have worked closely to develop a training course specifically for GPs under 50 to aid and assist in the vital decision making and practical solutions to maximise the efficiency of your pension scheme contributions.

Course Details

Venue:	Wheatbridge Surgery 30 Wheatbridge Road Chesterfield S40 2AB
Date:	Tuesday 5 th May 2015
Course:	1pm – 3pm (Lunch available from 12.30pm)
Cost Per Delegate:	£35

Contact us on 01629 733205 / info.indigotraining@gmail.com to book your space!



Training for Clinical and Non-Clinical staff



Nick is Healthcare Services Partner at Moore and Smalley Chartered Accountants and Business Advisers and heads up the East Midlands office. He qualified as a Chartered Accountant in 1994 and has been working with healthcare sector clients ever since.

Nick looks after a wide variety of clients and specialises in healthcare professionals. He currently advises over 300 individual GPs, medical practices, hospital consultants and GP locums.

He is a member of the ICAEW Healthcare Special Interest Group Committee and heads up the healthcare team for MHA, a UK wide association of nine independent accountancy and business advisory firms.

Nick is often invited to speak at seminars across the country advising healthcare professionals on an array of financial topics.

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